# SUMMARY OF ENFORCEMENT ACTIONS (ADMINISTRATIVE AND CIVIL) BY THE CALIFORNIA DEPARTMENT OF BUSINESS OVERSIGHT August 2018

SUBJECT	ACTION	CHARGING SECTIONS
Bear Flag Escrow, Inc. fka	Order Rescinding Accusation to	Unlawful Escrow Law
MMREM Escrow, Inc.	Revoke Escrow Agent's License	Activity
Coppell, Texas	August 1, 2018	(Financial Code Section 17207)
Foundation Capital Lending, LLC	Settlement Agreement	Unlawful California Financing
		Law Activity
Irvine, California	August 1, 2018	
		(Financial Code Sections
		22159 and 22715)
First Gateway Escrow Co., Inc.	Consent Order	Unlawful Escrow Law
		Activity
San Diego, California	August 1, 2018	
		(Financial Code Sections
		17602 and 17604)

#### VIOLATIONS & CHARGING SECTIONS

SUBJECT	ACTION	CHARGING SECTIONS
Venta Financial Group, Inc. dba	Amended Settlement Agreement	Unlawful Residential Mortgage
Alterra Home Loans		Lending Activity
	August 1, 2018	
Las Vegas, Nevada		(Financial Code Section
		50321)
NEI Credit, Inc.	Settlement Agreement	Unlawful California Financing
		Law Activity
San Diego, California	August 2, 2018	
		(Financial Code Sections
		22159 and 22715)
		22137 and 22713)
Marcus Bray	Consent Order	Unlawful Offer and Sale of
Bradford Solutions, LLC	Company Crust	Securities, Broker-Dealer and
Bradiora Solutions, EDC	August 2, 2018	Investment Adviser Activity
American Canyon, California	114gust 2, 2010	investment riaviser ried vity
Sherman Oaks, California		(Corporations Code Sections
Sherman Oaks, Camornia		25110, 25210 and 25230(a))
		23110, 23210 and 23230(a))
Great Atlantic Finance Corporation	Statement of Issues in Support of	Unlawful California Financing
Sieut Munice Corporation	Notice of Intent to Issue Order	Law Activity
Hackensack, New Jersey	Denying California Finance	Law Houvily
Trackensuck, frew Jersey		(Financial Code Sections
	Lender's Application	`
		22715, 22159 and 22109)
	August 3, 2018	

#### VIOLATIONS & CHARGING SECTIONS

SUBJECT	ACTION	CHARGING SECTIONS
Titan Funding, LLC	Settlement Agreement	Unlawful California Financing Law Activity
Corona Del Mar, California	August 3, 2018	(Financial Code Sections
		22159 and 22715)
Michael Joseph Mueller	Settlement Agreement	Unlawful California Financing
Placentia, California	August 3, 2018	Law Activity
		(Financial Code Sections
		22159 and 22715)
Todd Joseph Krejci	First Supplemental Statement of	Mortgage Loan Originator
Foothill Ranch, California	Issues in Support of Notice of Intention to Issue Order Denying	License
,	Mortgage Loan Originator License	(Financial Code Sections
	Application	22109.1, 50141 and 50513)
	August 8, 2018	
Bench Equity, L.L.C.	Settlement Agreement	Unlawful California Financing
Mesa, Arizona	August 8, 2018	Law Activity
Iviesa, Arizona	August 8, 2018	(Financial Code Sections
		22159 and 22715)

## VIOLATIONS & ACTION CHARGING SECTIONS

SUBJECT	ACTION	CHARGING SECTIONS
Radiant Financial Group, LLC	Settlement Agreement	Unlawful California Financing
		Law Activity
Surprise, Arizona	August 8, 2018	
		(Financial Code Sections
		22159 and 22715)
Bankers Capital Funding, LLC	Settlement Agreement	Unlawful California Financing
		Law Activity
Agoura Hills, California	August 8, 2018	
		(Financial Code Sections
		22159 and 22715)
Cheryl Caspillo Svenson	Settlement Agreement	Unlawful California Financing
		Law Activity
Tracy, California	August 8, 2018	
		(Financial Code Sections
		22159 and 22715)
Enverto Investment Group, LLC	Order (1) Granting Petition for	Unlawful California Financing
	Reinstatement and (2) Reinstating	Law Activity
Los Angeles, California	California Financing Law License	
		(Government Code Section
	August 9, 2018	11522)

# VIOLATIONS & SUBJECT ACTION CHARGING SECTIONS

SUDJECT	ACTION	CHARGING SECTIONS
The Donna Price Team, LLC	Settlement Agreement	Unlawful California Financing
		Law Activity
Peoria, Arizona	August 9, 2018	
		(Financial Code Sections
		22159 and 22715)
101 Auto Finance, LLC	Settlement Agreement	Unlawful California Financing
		Law Activity
Woodland Hills, California	August 9, 2018	,
		(Financial Code Sections
		22159 and 22715)
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Commerce Capital Advance Co.	Settlement Agreement	Unlawful California Financing
		Law Activity
Philadelphia, Pennsylvania	August 9, 2018	
		(Financial Code Sections
		22159 and 22715)
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Foundation Mortgage Corporation	Settlement Agreement	Unlawful California Financing
		Law Activity
Miami Beach, Florida	August 9, 2018	
		(Financial Code Sections
		22159 and 22715)
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SUBJECT	ACTION	CHARGING SECTIONS
Rockland Fund Financial LLC	Notice of Petition for Reinstatement	Unlawful California Financing
		Law Activity
El Segundo, California	August 9, 2018	
		(Government Code Section
		11522)
Finance of America Mortgage LLC	Accusation in Support of Notice of	Unlawful Residential Mortgage
	Intention to Issue Orders Suspending	Lending and California
Horsham, Pennsylvania	Licenses and Levying Penalties	Financing Law Activity
	Order to Refund Excessive Per Diem	(Financial Code Sections
	Interest Charges	50204(o), 50513(b), 50327,
		22714 and title 10 § 1950.314.1
	August 10, 2018	and 1950.314.6)
First Mortgage Company, L.L.C.	Accusation in Support of Order to	Unlawful Residential Mortgage
	Revoke Mortgage Lenders License	Lending Activity
Oklahoma City, Oklahoma		
	August 10, 2018	(Financial Code Sections
		50200, 50307, 50326 and
		50327)

#### VIOLATIONS & CHARGING SECTIONS

SUBJECT	ACTION	CHARGING SECTIONS
James Devore dba	Order Summarily Revoking	Unlawful Investment Adviser
Devore, James	Investment Adviser Certificate	Activity
Valley Village, California	August 10, 2018	(Financial Code Section 25242)
Medical Acquisition, Inc.	Settlement Agreement	Unlawful California Financing
		Law Activity
Carlsbad, California	August 10, 2018	
		(Financial Code Sections
		22159 and 22715)
New Era Escrow, Inc.	Settlement Agreement	Unlawful Escrow Law Activity
Manhattan Beach, California	August 10, 2018	
,		(Financial Code Section
		17602)
Pearl Escrow Corporation	Settlement Agreement	Unlawful Escrow Law
		Activity
Whittier, California	August 10, 2018	
		(Financial Code Sections
		17210 and 17406)

SOBJECT	ACTION	CHARGING SECTIONS
Sharestates Investments, LLC	Settlement Agreement	Unlawful California Financing
		Law Activity
Great Neck, New York	August 15, 2018	
		(Financial Code Sections
		22159 and 22715)
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First Capital Equipment Finance, Inc.	Settlement Agreement	Unlawful California Financing
		Law Activity
Trabuco Canyon, California	August 15, 2018	
•		(Financial Code Sections
		22159 and 22715)
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Premium Loans Inc.	Settlement Agreement	Unlawful California Financing
		Law Activity
Pasadena, California	August 15, 2018	
		(Financial Code Sections
		22159 and 22715)
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Equity Funders Inc.	Settlement Agreement	Unlawful California Financing
		Law Activity
Pasadena, California	August 15, 2018	, <b>,</b>
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		22159 and 22715)
		22137 and 22713)

SUDJECT	ACTION	CHARGING SECTIONS
Clear Choice Lending LLC	Settlement Agreement	Unlawful California Financing
		Law Activity
South Gate, California	August 16, 2018	
		(Financial Code Sections
		22159 and 22715)
Sindeo, Inc.	Accusation to Revoke License	Unlawful Residential Mortgage
		Lending Activity
San Francisco, California	August 17, 2018	
		(Financial Code Section
		50327)
Jeffrey L. Johnson, Jr.	Statement of Issues	Mortgage Loan Originator
		License
San Diego, California	August 21, 2018	
		(Financial Code Sections
		50141 and 50141(a)(2))

### VIOLATIONS & ACTION CHARGING SECTIONS

SUBJECT	ACTION	CHARGING SECTIONS
Gateway Mortgage Group, LLC	Accusation	Unlawful Residential Mortgage Lending Activity
Jenks, Oklahoma	Statement of Facts in Support of Order to Discontinue Violations	
	and Notice of Intent to Make Order Final	(Financial Code Sections 50327, 50513(b), 50504(o), 50321 and 50504)
	Order to Discontinue Violations	
	Order to Refund Excessive Per Diem Interest Charges	
	August 21, 2018	
Primary Funding Corporation	Settlement Agreement	Unlawful California Financing Law Activity
San Diego, California	August 21, 2018	,
		(Financial Code Sections
		22159 and 22715)
M & M Mortgage, LLC	Settlement Agreement	Unlawful California Financing
Roseville, Minnesota	August 21, 2018	Law Activity
Rosevine, Minnesota	August 21, 2016	(Financial Code Sections
		22159 and 22715)

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The Leasing Experts, Inc.	Settlement Agreement	Unlawful California Financing
		Law Activity
Miami, Florida	August 22, 2018	
		(Financial Code Sections
		22159 and 22715)
Stephanie C. Kalulu	Order Barring Stephanie C. Kalulu	Unlawful Escrow Law
	from any Position of Employment,	Activity
San Diego, California	Management or Control of any	•
	Escrow Agent	(Financial Code Section
		17423)
	August 22, 2018	ŕ
Lamb Energy Finance, LLC	Notice of Petition for Reinstatement	Unlawful California Financing
		Law Activity
Riverside, California	Order Conditionally Granting	
	Petition for Reinstatement	(Government Code Section
		11522)
	August 22, 2018	, in the second
Sharespost Securities, LLC	Order (1) Granting Petition for	Unlawful California Financing
_	Reinstatement and (2) Reinstating	Law Activity
San Francisco, California	California Financing Law License	
		(Government Code Section
	August 23, 2018	11522)
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SUBJECT	ACTION	CHARGING SECTIONS
Rate Plus, Inc.	Settlement Agreement	Unlawful California Financing
		Law Activity
Costa Mesa, California	August 24, 2018	
		(Financial Code Sections
		22159 and 22715)
Timothy Richard Hall	Desist and Refrain Order	Unlawful California Financing
Global Lending CA		Law Activity
	August 24, 2018	
Santa Ana, California		(Financial Code Sections
		22100 and 22161)
Daniel Irvin McCourt dba	Accusation in Support of Notice of	Unlawful Investment Adviser
Financial Planning Associates	Intention to Issue Order to Deny	Activity
	Investment Adviser Certificate	
Aptos, California	Application of Daniel Irvin McCourt	(Corporations Code Section
	dba Financial Planning Associates	25232(d)(e))
	August 27, 2018	

DBA Assurance Partners LLC aka	Statement of Issues	Unlawful California Financing
Trust Capital LLC		Law Activity
	August 29, 2018	
San Diego, California		(Financial Code Section
		22109(a)(1) and (a)(2))
Lejun James Shao aka	Desist and Refrain Order	Unlawful Offer and Sale of
James Shao aka		Securities and Investment
James Shaw	August 29, 2018	Adviser Activity
www.mylRAS.net		
		(Corporations Code Sections
San Gabriel, California		25110, 25401 and 25230)